Understanding Romance Scams

A practical guide for safeguarding whānau – highlighting common tactics used in romance scams.

This guide is based on the e-book Staying Safe from Romance Fraud created by Thames Valley Police Central Fraud Unit and Elisabeth Carter - Criminologist and Linguist, Carter and Day Consultancy.
This booklet is designed to create an understanding of the workings of romance scams to enable appropriate assistance and support for potential victims, and help individuals recognise and avoid romance scams.

Romance scams occur when the other person is using a fake profile to form a relationship. They use a dating site or social media platform to gain trust and ask for money or enough personal information to steal someone’s identity. They often do this by using photos and identities of people they have found online.

Scammers are experts at manipulation and will go to great lengths to create a false reality in which the individual will feel that they are making reasonable and rational decisions.

For many whānau and friends of victims caught up in romance scams, efforts to caution the targeted individual are frequently met with resistance, as the victim may be unwilling to accept that they are being deceived.

This booklet has been designed to demonstrate the strategies often used by romance scammers with a view to increase the knowledge of our communities. It also aims to reduce the shame and embarrassment often experienced by romance scam victims by highlighting its links to grooming, domestic abuse, and coercive control.

We encourage you to share this knowledge amongst your communities to help effectively prevent romance scams and provide appropriate assistance to those caught up in one.
“Legitimate” Urgency

This happens when a sense of urgency is created to prompt the victim to act fast without thinking.

The scammer will manipulate a time critical situation to provoke the victim into reacting quickly.

This works by creating a sense of panic from the victim who feels the need to respond urgently.

The scammer creates a limited time only situation where the victim needs to act quickly and makes them feel responsible for solving the “problem”.

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There is less time for the victim to think about or verify the request for money. This also applies to situations where a victim is encouraged to invest their own money in a “limited time only” offer.

The scammer leads the victim to believe that their quick action will avert some kind of health or financial disaster.

The victim has been manipulated into believing that they hold the power to resolve the situation by sending money.

The scammer has suggested that this will not be the last request for financial support. Ill health is often used as a reason for requiring money to be sent.

There are no images or diagrams in this text. The content is all text-based and describes a scenario where a scammer creates a sense of urgency to prompt the victim into sending money quickly.

Darling. Please send money quickly. My mum is in hospital and requires an urgent operation. X

Oh my goodness! I am so sorry to hear this. Why does the operation cost money? X

All medical care costs here. Without the operation she will die! Only you can help me my darling! X

No! This cannot happen! I will pay for the operation. X

This is the only way. The money needs to be sent immediately for the doctor to perform the operation now. X

I can do this. I have money and can solve this heartache for you. X

You have saved her life. She will need aftercare too which also costs money. X

Scammer

Scammer

Scammer

What to do if you’ve been scammed

1. Report it to the police.
2. Contact your bank to report the fraud.
3. Notify the relevant authorities if it involves illegal activities.
4. Keep copies of all correspondence and documentation.
5. Consider seeking legal advice.

Preventing Romance Scams

1. Be cautious when sharing personal information.
2. Verify the identity of the person you are communicating with.
3. Be wary of unsolicited gifts or requests for money.
4. Use common sense and avoid making impulsive decisions.
5. Stay informed and aware of the latest scams targeting romance.

NetSafe - Staying Safe from Romance Scams

This guide aims to educate individuals on recognizing and preventing romance scams. It highlights common tactics used by scammers and offers practical advice to protect oneself from falling victim to these schemes.
“Legitimate” Secrecy

Secrecy is encouraged to minimise the scammer being found out.

- Secrecy is extremely important to scammers, especially when a victim wants to tell family/friends about the “relationship”.
- The biggest challenge for the scammer is the intervention of the victim’s family and friends. The scammer will make every effort to isolate the victim.
- The scammer will use tactics which make the requests for secrecy seem like a normal request.

The victim is manipulated in such a way that requests for secrecy do not cause the victim to be alarmed.

The scammer will use language which manipulates the victim into feeling a sense of security and obligation.

The victim’s attention is diverted to thoughts of an impending marriage.

The scammer will disguise secrecy as a mutual act between 2 people on a personal level, rather than as a cause for concern.

Scammer

My darling. Our love story does not need to be shared. It is between us and us alone. X

I am just so happy and I want my friends and family to understand that is because of you. X

A successful marriage remains between 2 people. It is private and not for public display. X

You are romantic and make me feel so safe and happy. X

I am so happy to become your wife. I have never felt love as strong as this. X

When we marry soon, you will understand that my loyalty and respect is all for you. X

I feel this too. It is us against the world with no interfering from anybody else. X
Power Manipulation and Disguising Requests For Money

Manipulation takes place to make the victim believe they have power to make decisions.

1. The scammer implies the victim is being disloyal after the victim has expressed concern over the relationship.
2. The victim is unknowingly manipulated into apologising (when their doubts are reasonable).
3. Scammers use language to create situations where requests for money are disguised as something different, such as part of a joint effort to progress the relationship.

The scammer continues to make the victim feel guilty for trying to communicate their concerns.

The scammer tries to convince the victim the need for their financial support is temporary and that there are better things to come.

Power in fraudulent communication is manipulated in such a way that a victim can feel as if they are in charge.

The scammer continues to distract victim with promises of the future.
The Set Up

A victim is set up by being drip fed information which supports later requests for financial assistance.

The scammer has previously told victim about a property build. This is for the sole purpose of referring back to it later to help the story seem real.

This creates a story which makes the victim feel reassured, and as if they are fully aware of what is happening in the scammer’s world.

The request for money is disguised as temporary and a reasonable, expected way to help a spouse in need.

The victim feels a sense of responsibility.

The victim’s attempt to protect themselves is attacked by the scammer, by claiming the victim’s uncertainty and lack of support is causing them physical and emotional pain.

This adds further reassurance to the victim that it is not a fraud, and, feeling their uncertainty is disloyal, now feels obligated to explain away their initial concerns.

The scammer will suggest other people (also scammers) who can “verify” that they are genuine such as a family member or “lawyer”.

Scammer

Do you not trust me?! – This makes me hurt. I am not a scammer unlike many people. All I do is for our future. X

Of course I trust you but I will need to secure my home against it – I was just worried about risk but I am silly to think like this. X

There is no risk. My lawyer will call you to confirm this loan is above board and genuine. X

I am not sure…..A loan is a big financial commitment but I know you are good to me...X

I remember. I know how important this is to you. Is there not another bank that will help??X

I am not sure...A loan is a big financial commitment but I know you are good to me...X

I am not sure...A loan is a big financial commitment but I know you are good to me...X

Not possible. Darling – Please can you apply for a loan for me? I will pay you back I promise. Your loving husband to be. X

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Scammer

Darling! The loan for the property build I told you about has not been approved! I am in distress! X

I remember. I know how important this is to you. Is there not another bank that will help??X

Not possible. Darling – Please can you apply for a loan for me? I will pay you back I promise. Your loving husband to be. X
### Indirect Requests for Money

Requests for money are disguised as something else.

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<th>TACTIC 5</th>
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<tr>
<th>Indicators</th>
<th>Description</th>
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<tr>
<td>Failing mental and physical health is used to encourage action/ intervention by the victim. It is also used to stop certain actions from the victim such as seeking advice from others.</td>
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<td>A sense of urgency has been created to cause the victim to panic and feel helpless.</td>
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<td>Talk of sickness and worry is used to distract the victim.</td>
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**Scammer**

- My darling. Today I am very sick. I wish you were here to take care of me! X
- Sick in what way? Please get medical help! I feel so helpless! X
- I am sick from worry and stress. The investor has pulled out from the deal! X

**Victim**

- No my sweet. Without an investor our financial future is in ruins and I am homeless. I am distraught. X
- It would be a good investment opportunity for us. X
- Is there not someone else who can still invest? X
- I will invest! Please let me help. X

**Indirect Requests for Money**

Requests for money are disguised as something else.

- The victim feels obligated to try and provide sensible suggestions to avert disaster.
- Lack of basic human needs are also used as reasons. The scammer shifts the focus to look as if they want to protect the victim.
- The victim has been manipulated into offering their own money.
- Requests for money are disguised as an “opportunity” or a “good investment” which distracts from the reality of it being a request for the victim’s money.
The Link to Coercive Control

Coercive control is often part of domestic abuse, but it also has a clear link to romance scams.

This is evident through the similarity in the behaviour and tactics used by both individuals who perpetrate abuse and romance scammers. This means that the experience of coercive control within a romance scam is often similar to the coercive control found within domestic abuse.

It is often hard for a victim of a romance scam to associate any form of abuse with what they perceive to be a perfect relationship. The reality is that the victim has been manipulated into being unable to see beyond the false reality that the romance scammer has created.

Psychological grooming is used by romance scammer to trap victims in a situation that is difficult for them to recognise as abusive, and is difficult to seek help or escape. This is the same type of grooming that is used in domestic violence and coercive control.

The imbalance of power that is created without the victim’s realisation creates a situation in which the scammer gains the means to exploit the victim. This in turn unknowingly relinquishes any control the victim may have had over their own emotional wealth prior to becoming involved with the victim.
The Emotional Impact of Romance Fraud

The manipulative tactics used by romance scammers naturally induce many feelings for the victim – both positive and negative.

It is important to remember these are completely natural reactions to the circumstances. Below are just some of the thoughts and feelings a victim may experience during the “relationship.”

**The Realisation**

The realisation that a relationship was not real can trigger many challenging thoughts and feelings.

This can be especially difficult as these will be in great contrast to how a victim felt before they found out. Below are just some of examples of what a victim may feel. Again it is important to remember that these are completely natural reactions to a traumatic experience.

**Kindness and Understanding**

Kindness and understanding can go a long way in times of need. For a victim choosing to be kind to themselves it can mean the confidence to seek further help and support. Kindness and understanding from friends and family will also help a victim move forward in their journey of recovery.
Top Tips on Staying Safe from Romance Fraud

Always

- Be wary of revealing personal information about yourself online.
- Remain on the dating site’s messaging platform if contact was via a dating site.
- Remember that anyone can pretend to be anyone they want to be online.
- Be wary if you are encouraged to keep things from your family and friends.
- Be wary of anyone asking lots of questions about you but not revealing much about themselves.
- **STOP**: Taking a moment to stop and think before parting with your money or information could keep you safe.
- **CHALLENGE**: Could it be fake? It’s ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT**: Contact your bank immediately if you think you’ve fallen for a scam and report it to Netsafe.

Never

- Never send them any money.
- Never allow them access to your bank account.
- Never transfer money on their behalf.
- Never take a loan out for them.
- Never provide copies of your personal documents such as passports or driving licenses.
- Never invest your own money on their behalf or on their advice.
- Never purchase and send the codes on gift cards from Amazon or iTunes.
- Never agree to receive or send any parcels on their behalf (such as mobile phones or laptops).
Further Help and Support

If you've been targeted with a romance scam in New Zealand or wish to assist someone who has, the following organisations can provide advice and support:

Netsafe
netsafe.org.nz
Netsafe can provide confidential non-judgemental advice on the steps you can take. Read our advice on Romance Scams on our website or contact us on:
- Helpline – Call us on 0508 638 723
- Email help@netsafe.org.nz
- Text Netsafe to 4282
- Make an online report

Lifeline
lifeline.org.nz
Lifeline provide 24/7 confidential support and advice to people in distress. You can contact them on:
- Helpline – Call us on 0508 543 354
- TAUTOKO Suicide Crisis Helpline – Call us on 0508 828 865
- Text – 4357

Manaaki Tāngata Victim Support
victimsupport.org.nz
Free, nationwide support for people affected by crime, suicide and traumatic events.
- Helpline – Call us on 0800 842 846
- Email contactservice@victimsupport.org.nz

Police
police.govt.nz/use-105
You can report scams to the Police, keeping in mind that if it is likely the scammer is overseas and if money was sent offshore – it is unlikely the money will be recovered.
- Call – 105
- You can report scams to the Police